



**COVERED
CALIFORNIA**

Health Plans & Rates for 2014: Making the Individual Market in California Affordable

May 23, 2013

About Covered California

California was the first state to create a health benefit exchange following the passage of federal health care law. Covered California is charged with creating a new insurance marketplace in which individuals and small businesses can get access to health insurance. With coverage starting in 2014, Covered California will help individuals compare and choose a health plan that works best for their health needs and budget. Financial help will be available from the federal government to help lower costs for people who qualify on a sliding scale. Small businesses will be able to purchase competitively priced health plans and offer their employees the ability to choose from an array of plans and may qualify for federal tax credits. Covered California is an independent part of the state government whose job is to make the new market work for California's consumers. It is overseen by a five-member board appointed by the Governor and Legislature.

For more information on Covered California, please visit **www.CoveredCA.com**.

This booklet is a brief summary of information about individual plans for Covered California. Detailed information can be obtained by visiting www.CoveredCA.com. This booklet does not include offerings for Covered California's Small Business Health Options Program (SHOP). Those offerings will be announced in June. Rates do not contain vision or dental plans.

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About the Covered California Health Plans

Making Health Care More Affordable

Covered California has tentatively selected 13 health insurance plans that will be available starting this fall. The plans will offer quality health care to millions of middle-class Californians in the individual market while providing consumers meaningful choices of exceptionally affordable health plans in every region of the state.

What are Covered California health plans and why is this significant?

California is the first large state to identify plans and release premium costs under the federal Patient Protection and Affordable Care Act. The California law implementing the federal Affordable Care Act authorizes Covered California to establish and use a competitive process to select participating health plans. Covered California is required to set minimum requirements for participating carriers as well as standards and criteria for selected plans to provide health care coverage choices that offer the optimal combination of choice, value, quality and service.

Enrollees in Covered California health plans have the opportunity to select among a wide variety of provider network models and health care delivery systems. Health Maintenance Organizations (HMOs), Preferred Provider Organizations (PPOs) and Exclusive Provider Organizations (EPOs) are available in all urban and many rural areas, as well as various health care delivery systems available through our health plan partners.

Covered California has physicians and hospitals affiliated with:

- **Many of the state's leading academic health systems**
- **Six of the 17 Centers for Medicare and Medicaid Services Shared Savings Accountable Care Organizations**
- **Five of the six Centers for Medicare and Medicaid Services Pioneer Accountable Care Organizations**

In November 2013, more than 32 plans expressed interest in offering health care coverage in the Covered California marketplace. A total of 13 plans have been tentatively approved to offer coverage beginning this fall for enrollment starting in January 2014. The health plans tentatively selected to participate in Covered California will now have their proposed rates reviewed by their state regulator. After that review, Covered California will enter into final contracts with each health plan.

How many people may be eligible for these plans?

There are 5.3 million Californians who may be eligible for coverage through Covered California. More than 2.6 million of those individuals may be eligible for tax subsidies to help pay for health care coverage.

Which plans were selected?

The plans selected, in alphabetical order, are:

- | | |
|------------------------------------|-------------------------------------|
| 1. Alameda Alliance for Health | 8. L.A. Care Health Plan |
| 2. Anthem Blue Cross of California | 9. Molina Healthcare |
| 3. Blue Shield of California | 10. Sharp Health Plan |
| 4. Chinese Community Health Plan | 11. Valley Health Plan |
| 5. Contra Costa Health Services | 12. Ventura County Health Care Plan |
| 6. Health Net | 13. Western Health Advantage |
| 7. Kaiser Permanente | |

These health plans meet all the state and federal requirements for plans as well as additional standards established by Covered California. They represent a mix of major insurers and smaller companies, regional and statewide providers, and for-profit and nonprofit plans. They deliver exceptional value and choice with affordable premiums, a wide choice of benefit levels, and good access to doctors and hospitals in all areas of the state.

What benefits are included in the Covered California Health Plans?

The plans that will be offered through Covered California are guaranteed to provide basic levels of coverage and provide consumer protections set forth in the Affordable Care Act, including the ten Essential Health Benefits:

1. Ambulatory patient services
2. Emergency services
3. Hospitalization
4. Maternity and newborn care
5. Mental health and substance use disorder services, including behavioral health treatment
6. Prescription drugs
7. Rehabilitative and habilitative services and devices
8. Laboratory services
9. Preventive and wellness services and chronic disease management
10. Pediatric services

Standard Benefit Design

Not only must each plan cover the Essential Health Benefits, they must also follow Covered California's standard benefit designs. With standardized benefits, consumers can accurately compare health insurance plans because the benefits are the same for all plans offered in the Covered California marketplace. Additionally, standardized benefits assures that the selected health plans define the consumer's and limit the consumer's out of pocket costs by type of service.

In the following table, you can see what you would pay based on your income if you bought a Silver Plan.

Coverage Category Eligibility based on Income Ranges and Associated Tax Credits	94% Silver Covers 94% average annual cost	87% Silver Covers 87% average annual cost	73% Silver Covers 73% average annual cost	70% Silver Covers 70% average annual cost
Income Ranges	100% - 150% FPL	150% - 200% FPL	200% - 250% FPL	250% - 400% FPL
Annual Wellness Exam	\$0	\$0	\$0	\$0
Primary Care Visit	\$3	\$15	\$40	\$45
Specialist Visit	\$5	\$20	\$50	\$65
Laboratory Tests	\$3	\$15	\$40	\$45
X-Rays and Diagnostics	\$5	\$20	\$50	\$65
Imaging	10%	15%	20%	\$250
Generic Drugs	\$3	\$5	\$20	\$25
Annual Out of Pocket Maximum Individual and Family	2,250 individual and 4,500 family	2,250 individual and 4,500 family	5,200 individual and 10,400 family	6,350 individual and 12,700 family

Standard Benefit Design

In the following table, you can see how much you would pay depending on which metal plan you chose.

Coverage Category	Bronze Covers 60% average annual cost	Silver Covers 70% average annual cost	Gold Covers 80% average annual cost	Platinum Covers 90% average annual cost
Preventive Care Copay*	No Cost	No Cost	No Cost	No Cost
Primary Care Visit Copay	\$60 for 3 visits	\$45	\$30	\$20
Specialty Care Visit Copay	\$70	\$65	\$50	\$40
Urgent Care Visit Copay	\$120	\$90	\$60	\$40
Emergency Room Copay	\$300	\$250	\$250	\$150
Lab Testing Copay	30%	\$45	\$30	\$25
X Ray Copay	30%	\$65	\$50	\$40
Generic Medicine Copay	\$25 or less	\$25 or less	\$20 or less	\$5 or less
Annual Out of Pocket Maximum Individual and Family	\$6,350 for you and \$12,700 for your family	\$6,350 for you and \$12,700 for your family	\$6,350 for you and \$12,700 for your family	\$4,000 for you and \$8,000 for your family

*In most situations, this is true for one visit per year.

What factors were considered during the selection process?

Principles adopted to guide the selection and oversight of plans included:

- Promoting affordability for the consumer, both in terms of premium cost and at point of receiving care;
- Assuring access to quality care for consumers presenting with a range of health statutes and conditions;
- Facilitating informed choice of health plans and providers by consumers;
- Promoting wellness and prevention;
- Reducing health disparities and fostering health equity;
- Working to reform the health care delivery system while being mindful of Covered California's impact on, and role in, the broader health care delivery system; and
- Operating with speed and agility and using resources efficiently in the most focused possible way.

What is the average premium rate for California consumers?

Rates vary by region, by metal level and age. However, the chart below depicts a broad overview of average rates for Silver Plans offered across the state:

Statewide Average Premium Rates (for Silver Plans across all 19 Rating Regions)			
Lowest Silver Plan	2nd lowest Silver Plan	3rd lowest Silver Plan	Average of the 3 plans
\$304	\$325	\$335	\$321

How did Covered California get these premium rates?

Health plans that were selected to offer coverage in the Covered California marketplace designed their provider networks with access, quality, and affordability in mind. In order to achieve all three factors, some plans included in their provider networks an integrated delivery system, which focuses on efficiency and quality as the main drivers of affordability. Other plans focused on prevention, care coordination, early intervention, and the health management of high-risk enrollees to achieve affordable rates. Overall, the health plans all focused on managing their membership to ensure they are getting the right care at the right time.

How do these rates compare to small group rates?

It is impossible to make a direct comparison of these rates to existing premiums in the commercial market because in 2014 there will be new benefits and the actual change in premium will depend on an individual's insurance they have today. The best frame of reference for how good these rates are is by looking at current rates available in the small employer market in California. Each market is a competitive market with guaranteed issue. Comparing rates Covered California has achieved to comparable products in the current small employer market, our rates ranged from 2 percent above the 2013 average premium to 29 percent below the rates in California's most populous markets. This is impressive since the 2014 products include doctor visits, prescriptions, hospital stays and more essential benefits. Additionally there is financial protection like a maximum out-of-pocket cost of \$6,350 which will dramatically reduce the chances of someone filing bankruptcy because of medical bills.

What are the bronze, silver, gold and platinum plans?

Covered California health plans will be offered in a tiered format with a choice of plans in each tier. The "metal levels" – bronze, silver, gold and platinum – define the level of coverage you pay as a patient compared to what the plan pays. The metal levels are defined by the Affordable Care Act and they are:

Coverage Level

Metal Tier	Paid by health plan	Paid by consumer
Bronze	60%	40%
Silver	70%	30%
Gold	80%	20%
Platinum	90%	10%

If purchasing health insurance in the Covered California marketplace were similar to purchasing a vehicle, the bronze, silver, gold and platinum metal tiers would offer the exact same features no matter what dealer you purchase it from. Costs may vary, but the product is exactly the same, making apples to apples comparison shopping easy for consumers.

How will Covered California health plans improve quality of care?

Covered California and each health plan selected are committed to ensuring high quality of care for all enrollees. Specifically, each plan must:

- **Ensure that each enrollee has had a preventive health and wellness visit during the first year of enrollment;**
- **Identify and proactively manage all “at-risk” enrollees;**
- **Determine enrollee’s health status and proactively develop a plan to manage their individual health care needs;**
- **Promote the use of best practice models for continuity of care and care coordination that are proven to improve quality of care;**
- **Be transparent about plan performance at the point of enrollment, specifically regarding standard measures of prevention, access, and clinical effectiveness; and,**
- **Be certified by the National Committee for Quality Assurance or URAC (formerly known as the Utilization Review Accreditation Commission) to meet quality standards.**



Alameda Alliance for Health

About the insurer:

This public, not-for-profit managed care health plan has been committed to making quality health care services accessible and affordable to Alameda County residents for more than 16 years. The insurer offers multi-lingual services, free health education programs, case management and disease management programs for members.

Rating Regions Served: 6 (Alameda)

Network

Hospitals: 12

Physicians: 3,100

Website: www.alamedaalliance.org

Phone: 877-932-2738

Details Specific to Covered California

The Alliance is excited to be chosen to participate in Covered California. As a locally-based plan, the Alliance is proud to open our doors to Covered California-eligible individuals in the Bay Area. The Alliance will be offering competitively priced products that will provide members with high quality health care. Members will have a robust network of providers to choose from, including well-known medical groups as well as clinics and providers who are culturally and linguistically diverse. Most importantly, as we embark upon this new, historic venture the Alliance will be available and accessible to potential enrollees and Members to help guide them through this new healthcare delivery system. This new venture will further promote the Alliance's mission to deliver high quality, affordable services that meet the expectations of our members, community and employees with consistency, integrity, honesty and fairness. The Alliance looks forward to having a strong, regional plan serving the Bay Area.



Anthem Blue Cross of California

About the insurer:

As an independent licensee of Blue Cross Blue Shield Association, it is a major U.S. health insurance provider, with more policyholders in California than any other insurer.

Rating Regions Served: All regions

Network

Hospitals: approximately 300

Physicians: approximately 30,000

Website: <http://get.anthem.com/ca>

Phone: 877-702-3074

Details Specific to Covered California

Anthem Blue Cross looks forward to the opportunity to serve the millions of Californians who will purchase health insurance through Covered California. We have partnered with a range of providers including AltaMed, a health system with a long history of delivering quality care to underserved Southern California communities; the University of California Health, whose academic medical centers provide cutting-edge specialized care along with research and education; and an extensive network of Accountable Care Organizations to help us join the Exchange in improving the health of all Californians by assuring access to affordable and high quality care. We realize our state's health system will change over the next few years, and Anthem is committed to working with Covered California to improve health care quality, lower costs and reduce health disparities.



Blue Shield of California

About the insurer:

Blue Shield of California is a California based not for profit health plan. Our mission is to ensure all Californians have quality health care at an affordable price.

Rating Regions Served: All regions

Network

Hospitals: 838

Physicians: 114,000

Website: www.blueshieldca.com

Phone: 800-393-6130

Details Specific to Covered California

Blue Shield is for care, not profit. As a not for profit company we focus on quality care for our members. We demonstrate this in a number of ways. We are offering a preferred provider organization (PPO) plan that gives Covered California customers a choice of high-quality doctors and hospitals at an affordable price. We have the top doctors in California. We're creating a new kind of network that rewards doctor performance. Our members give us 4.2 stars out of 5. We're making customer care more accessible with social media through Team Shield. We are the only health plan to have returned more than \$500 million to our members and the community as part of our pledge to limit our annual net income to 2% of revenue.



Chinese Community Health Plan

About the insurer:

Chinese Community Health Plan (CCHP) was formed in 1986 as an alternative HMO for patients served by the Chinese Hospital Health System. The Health System was created more than a century ago to serve Chinese-Americans who were often excluded from mainstream healthcare. Today, CCHP continues to offer culturally competent care and is available to those who are employed and/or reside in San Francisco and Northern San Mateo Counties.

Rating Regions Served: 4 (San Francisco), 8 (San Mateo)

Network

Hospitals: 9

Physicians: 315

Website: www.cchphmo.com

Phone: 888-775-7888

Details Specific to Covered California

We were excited to hear from Covered California that Chinese Community Health Plan (CCHP) would be included in the Individual Exchange. CCHP and its Integrated Health System has a history of participating in programs that benefit our community members that often have difficulty to access quality and affordable healthcare coverage. We are delighted for the opportunity to partner with Covered California in meeting the needs of underserved individuals.



Contra Costa Health Plan

About the insurer:

The first county-sponsored health plan in the nation to receive federal qualification and to offer Medicare, the plan began enrollment of Medi-Cal patients in 1973, becoming a model for managed care health plans nationwide. Today, the plan delivers services to county employees, small and large business groups, seniors, people with disabilities, children and low-income patients.

Rating Regions Served: 5 (Contra Costa)

Network

Hospitals: 10

Physicians: approximately 5,000

Website: www.cchealth.org/healthplan

Phone: 800-232-4636

Details Specific to Covered California

Contra Costa Health Plan (CCHP) is pleased to participate in Region 5 of Covered California. CCHP is celebrating 40 years of providing health care coverage for many populations of low income and vulnerable populations in addition to Medi-Cal and group insurance. We currently care for the County residents in the Low Income Health Plan (LIHP), many of whom will become eligible for Covered California and wish to offer them the opportunity to retain their same physician and medical home. CCHP offers 24/7 Advice Nurse assistance, as well as Case Management and Transition Care nurses to assist patients being discharged from hospitals to receive timely appointments with their doctors. CCHP is pleased to continue to be a part of the health care solution, in the past, in the present and in the future.



Health Net

About the insurer:

The first county-sponsored health plan in the nation to receive federal qualification and to offer Medicare, the plan began enrollment of Medi-Cal patients in 1973, becoming a model for managed care health plans nationwide. Today, the plan delivers services to county employees, small and large business groups, seniors, people with disabilities, children and low-income patients.

Rating Regions Served: 2 (Napa, Sonoma, Solano, Marin), 4 (San Francisco), 5 (Contra Costa), 7 (Santa Clara), 8 (San Mateo), 9 (Santa Cruz, Monterey, San Benito), 10 (San Joaquin, Stanislaus, Merced, Mariposa, Tulare, 14 (Kern), 15 (LA north), 16 (LA south), 17 (San Bernardino, Riverside), 18 (Orange), 19 (San Diego)

Network

Hospitals: 204

Physicians: approximately 44,000

Website: www.healthnet.com

Phone: 800-909-3447

Details Specific to Covered California

Today's selection of the Covered California plan is a great step forward as Covered California moves to close the health insurance gap for millions of Californians. Health Net helped pioneer the affordable and effective HMO model in California for employer-sponsored coverage, and we are excited to extend our value-based tailored network products to individuals. These products will feature high-quality medical groups, physicians, and hospitals operating in an integrated, coordinated effort to deliver quality care that consumers will find affordable, personal, simple, and local.



Kaiser Permanente

About the insurer:

Kaiser Permanente evolved from industrial health care programs for construction, shipyard, and steel mill workers during the late 1930s and 1940s. It was opened to public enrollment in October 1945. Today, Kaiser Permanente is one of the nation's largest not-for-profit health plans.

Rating Regions Served: ALL regions *except* 9 (Santa Cruz, Monterey, San Benito)

Network

Hospitals: 35

Physicians: 14,219

Website: www.kp.org

Phone: 800-464-4000

Details Specific to Covered California

Kaiser Permanente is California's largest not-for-profit integrated health care delivery system. Since our founding in 1945, our mission is to provide high-quality, affordable health care and to improve the health of our members and the communities we serve. We currently serve more than 7 million Californians. Our focus is on our members' total health. Their care is guided by a personal physician, which our members select from a team of 14,000 primary care physicians and specialists. Our health care teams are supported by a world class electronic medical record system, KP Health Connect, and industry-leading technology advances and tools for health promotion, disease prevention, state-of-the-art care delivery and world-class chronic disease management. Kaiser Permanente consistently ranks first among California health plans for both quality of care and member satisfaction, and we are eager to bring that experience to the millions of Californians who can now afford health coverage through Covered California.



L.A. Care
HEALTH PLAN[®]

L.A. Care Health Plan

About the insurer:

L.A. Care, founded 15 years ago, is the nation's largest publicly operated health plan. It is an independent local public agency created by the state and Los Angeles County to serve especially vulnerable and low-income populations.

Rating Regions Served: 15 (LA north), 16 (LA south)

Network

Hospitals: 35

Physicians: 1,005

Website: www.lacare.org

Phone: 888-452-2273

Details Specific to Covered California

L.A. Care Health Plan is the largest publicly operated health plan in the country. L.A. Care is proud to be part of Covered California, and looks forward to expanding our services to Los Angeles County residents. With strong ties to the community and safety net, the L.A. Care delivery network is comprised of public and private providers throughout Los Angeles County. Demonstrating its long standing commitment to provide high-quality care to all members – regardless of culture, ethnicity or language – L.A. Care produces member materials in 10 languages, provides face-to-face interpretation services in 50 languages annually, and renders telephonic interpretation services in 180 languages each year.



Molina Healthcare Inc.

About the insurer:

Molina Healthcare began as a single clinic providing care for low income individuals. Now 33 years later, Molina has grown into a national managed care organization. As a physician led company, we understand how best to manage the relationship between the health plan and physicians to ensure our members receive quality care. And, providing quality care has been at the core of Molina Healthcare since the beginning.

Rating Regions Served: 3 (Sacramento, Placer, El Dorado, Yolo), 15 (LA north), 16 (LA south), 17 (San Bernardino, Riverside), 19 (San Diego)

Network

Hospitals: 29

Physicians: 4,568

Website: www.molinahealthcare.com

Phone: 888-562-5442

Details Specific to Covered California

Molina Healthcare was built on the idea of providing access to quality healthcare for all. As such, we are proud to be a partner with Covered California to do just that for the 5.3 million uninsured Californians who will now have access to health insurance. For the past 33 years, we have focused on health care programs for low-income families and individuals. Now, we will work with Covered California to provide quality care for the newly insured. Our goal will be to provide seamless coordination of coverage so members maintain continuity of care and experience minimal disruption in medical services as their health insurance needs change through all the stages of their lives. Molina's commitment to quality is unwavering. Molina – as part of our members' extended family – is excited to be part of Covered California.



Sharp Health Plan

About the insurer:

As San Diego's only locally based commercial health plan, this not-for-profit delivery system was formed in 1979.

Rating Regions Served: 19 (San Diego)

Network

Hospitals: 7

Physicians: 2,600

Website: www.sharp.com

Phone: 800-827-4277

Details Specific to Covered California

Sharp Health Plan is proud to be selected as a Qualified Health Plan for Covered California. Our successful track record in San Diego County for providing innovative and affordable health coverage aligns with Covered California's goal of providing coverage options that offer the optimal combination of choice, value, quality and service. As a non-profit organization that is wholly owned by Sharp HealthCare, Sharp Health Plan is part of an award-winning, integrated health care delivery system that exists solely to serve our members in the local San Diego market. We offer a unique integrated model of care that ensures access to high-quality, cost-effective care and an unparalleled health care experience. This partnership with Covered California gives us the opportunity to expand our role in improving access to affordable, high-quality health care coverage for San Diegans.



Valley Health Plan

Valley Health Plan

About the insurer:

Valley Health Plan (VHP), licensed in 1985, provides quality service and health care to its Members. VHP is a health plan option for individuals living or working, and small businesses located, within Santa Clara County seeking health plan coverage through Covered California, and employees of employer groups such as the County of Santa Clara.

Rating Regions Served: 7 (Santa Clara)

Network

Hospitals: 4

Physicians: 993

Website: www.valleyhealthplan.org

Phone: 304-525-3334

Details Specific to Covered California

Valley Health Plan (VHP) is in a unique position to serve individuals living or working, and small businesses located, within Santa Clara County seeking health plan coverage through Covered California. As a County-owned Commercial Health Plan, VHP offers Members affordable, high-quality health care in the community. VHP provides services for a larger and more diverse population than any other health care system in the region, including residents who are employed with high incomes, middle and moderate incomes, as well as individuals who are low-income. Over the last 28 years, VHP has built a network of providers including 11 community-based federally qualified health centers, 8 clinics operated by the County of Santa Clara, Santa Clara Valley Medical Center, and three additional area hospitals, as well as a full spectrum of specialty services including behavioral health providers. VHP serves the residents and communities of Santa Clara County and is dedicated to the vision of Better Health for All.



Ventura County Health Care Plan

Ventura County Health Care Plan

About the insurer:

Established in 1993, this county-sponsored health maintenance organization was developed as an option for providing health care services to county employees and their dependents.

Rating Regions Served: 12 (San Luis Obispo, Ventura, Santa Barbara)

Network

Hospitals: 6

Physicians: 176

Website: www.vchealthcareplan.org

Phone: 805-652-6727

Details Specific to Covered California

As a community-focused, County-sponsored Health Maintenance Organization, the Ventura County Health Care Plan (VCHCP) is honored and excited to be part of Covered California. This opportunity will allow us to continue our good work with our community members. VCHCP has 20 years of experience building a provider network specifically designed to serve our County residents. Our network includes key partnerships in rural eastern Ventura. Additionally, the Ventura County Medical Care Delivery System is at the core of our network and includes our two County hospitals, 7 Urgent care facilities, 18 primary care clinics, and specialty care centers. VCHCP is focused on serving the needs of Ventura County Residents newly eligible for insurance coverage as a result of health care reform and we believe our participation in Covered California will provide the best solution for our shared community.



Western Health Advantage

Western Health Advantage

About the insurer:

Western Health Advantage is a not-for-profit health plan founded by UC Davis Health System, Dignity Health, and North Bay Healthcare System. WHA offers services to Northern California individuals, families, and employees through a broad network of trusted regional health systems and medical groups.

Rating Regions Served: 2 (Napa, Sonoma, Solano, Marin), 3 (Sacramento, Placer, El Dorado, Yolo)

Network

Hospitals: 15

Physicians: 3,000

Website: www.westernhealth.com

Phone: 888-563-2250

Details Specific to Covered California

Western Health Advantage is a health plan created by people who would choose this health plan. WHA was founded by health care providers looking to eliminate bureaucracy and emphasize personal service and access to care - not obstacles to treatment. We believe that "local" is a better way to do business. It ensures that our members benefit from responsive, local customer service and access to quality doctors and hospitals with unbeatable service. Conveniently, that's our mission at Western Health Advantage - To provide a compassionate, high quality alternative to for-profit health insurance plans and national HMO's. We want to improve the health and well-being of our neighbors by expanding access to healthcare, which is why Western Health Advantage is so very proud and pleased to partner with Covered California to achieve their mission of assuring access to high-quality health coverage for individuals in California.

Health Insurance Companies by Rating Region

Region	Counties	Insurance Companies
1	Alpine, Del Norte, Siskiyou, Modoc, Lassen, Shasta, Trinity, Humboldt, Tehama, Plumas, Nevada, Sierra, Mendocino, Lake, Butte, Glenn, Sutter, Yuba, Colusa, Amador, Calaveras, Tuolumne	Anthem – PPO Blue Shield – PPO Kaiser Permanente – HMO
2	Napa Sonoma Solano Marin	Anthem – PPO Blue Shield – PPO Kaiser Permanente – HMO Health Net – PPO Western Health Advantage – HMO
3	Sacramento Placer El Dorado Yolo	Anthem – PPO, HMO Blue Shield – PPO Kaiser Permanente – HMO Western Health Advantage – HMO
4	San Francisco	Anthem – EPO Blue Shield – PPO Chinese Community Health Plan – HMO Health Net – PPO Kaiser Permanente – HMO
5	Contra Costa	Anthem – PPO Blue Shield – PPO Contra Costa Health Services – HMO Health Net – PPO Kaiser Permanente – HMO

Health Insurance Companies by Rating Region

Region	Counties	Insurance Companies
6	Alameda	Alameda Alliance for Health – HMO Anthem Co – PPO Blue Shield – PPO Kaiser Permanente – HMO
7	Santa Clara	Anthem – PPO, HMO Blue Shield – PPO Health Net – PPO Kaiser Permanente – HMO Valley Health Plan – HMO
8	San Mateo	Anthem – PPO Blue Shield – PPO Chinese Community Health Plan – HMO Health Net – PPO Kaiser Permanente – HMO
9	Santa Cruz Monterey San Benito	Anthem – PPO Blue Shield – EPO Health Net – PPO
10	San Joaquin Stanislaus Merced Mariposa Tulare	Anthem – PPO Blue Shield – PPO Health Net – PPO Kaiser Permanente – HMO

Health Insurance Companies by Rating Region

Region	Counties	Insurance Companies
11	Fresno Kings Madera	Anthem – PPO, HMO Blue Shield – PPO Kaiser Permanente – HMO
12	San Luis Obispo Ventura Santa Barbara	Anthem – PPO Blue Shield – PPO Ventura County Health Plan – HMO Kaiser Permanente – HMO
13	Mono Inyo Imperial	Anthem – PPO Blue Shield – PPO Kaiser Permanente – HMO
14	Kern	Anthem – PPO Blue Shield – PPO Health Net – PPO Kaiser Permanente – HMO
15	Los Angeles (north)	Anthem – EPO, HMO Blue Shield – PPO Health Net – PPO, HMO Kaiser Permanente – HMO L.A. Care Health Plan – HMO Molina Healthcare – PPO

Health Insurance Companies by Rating Region

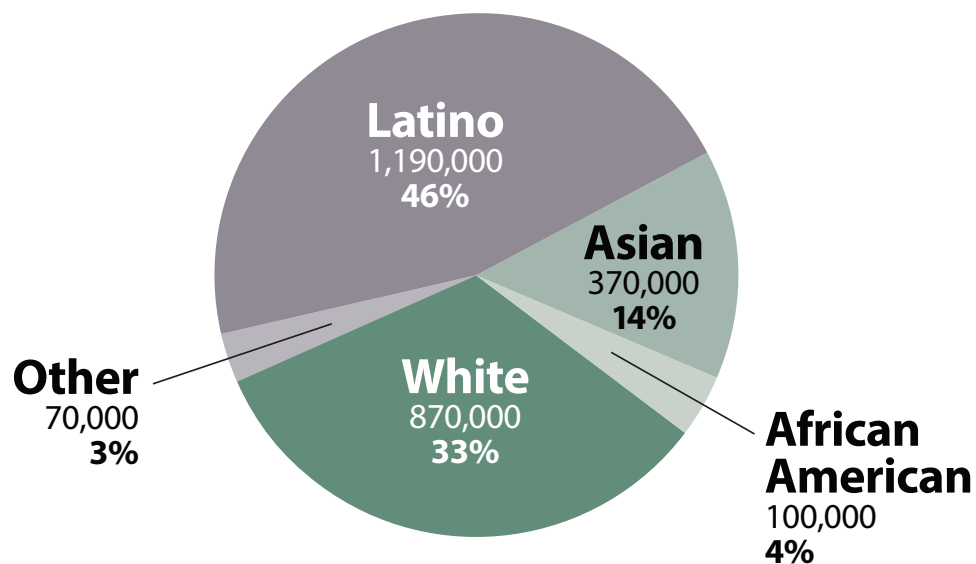
Region	Counties	Insurance Companies
16	Los Angeles (south)	Anthem – EPO, HMO Blue Shield – PPO Health Net – PPO, HMO Kaiser Permanente – HMO L.A. Care Health Plan – HMO Molina Healthcare – PPO
17	San Bernardino Riverside	Anthem – PPO, HMO Blue Shield – PPO Health Net – PPO, HMO Kaiser Permanente – HMO Molina Healthcare – PPO
18	Orange	Anthem – EPO, HMO Blue Shield – PPO Health Net – PPO, HMO Kaiser Permanente – HMO
19	San Diego	Anthem – EPO, HMO Blue Shield – PPO Health Net – PPO, HMO Kaiser Permanente – HMO Molina Healthcare – PPO SHARP Health Plan – HMO (Co-Pay), HMO (Coinsurance)

Statewide Overview

Total Subsidy-Eligible Californians: 2.6 million

In the region-by-region descriptions that follow, information about subsidy-eligible Californians for that region will be included.

Percentage of subsidy-eligible Californians by ethnicity:



Statewide Overview

Counties and Rating Regions

The previous pages highlight which counties are within each rating region, below is a breakdown of where the rating regions reside.



Statewide Overview

The table below is a statewide average of the rates a **21 year old single** individual might pay. That amount is shown in each box at the top and in black. The federal subsidies are shown in green. Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

In the following pages, information about rates for each specific region is included.

FPL = Federal Poverty Level

CATASTROPHIC PLAN – 21 YR OLD					
	150% FPL	200% FPL	250% FPL	300% FPL	400% FPL
Most Affordable	\$136	\$136	\$136	\$136	\$136
2nd Most Affordable	\$153	\$153	\$153	\$153	\$153
3rd Most Affordable	\$168	\$168	\$168	\$168	\$168

Catastrophic plans are only available for those under the age of 30 and do not qualify for tax credits.

BRONZE PLAN – 21 YR OLD					
	150% FPL	200% FPL	250% FPL	300% FPL	400% FPL
Most Affordable	\$0 \$172	\$64 \$107	\$137 \$34	\$172 —	\$172 —
2nd Most Affordable	\$5 \$172	\$69 \$107	\$142 \$34	\$177 —	\$177 —
3rd Most Affordable	\$14 \$172	\$78 \$107	\$151 \$34	\$185 —	\$185 —

SILVER PLAN – 21 YR OLD					
	150% FPL	200% FPL	250% FPL	300% FPL	400% FPL
Most Affordable	\$44 \$172	\$108 \$107	\$181 \$34	\$216 —	\$216 —
2nd Most Affordable	\$58 \$172	\$122 \$107	\$195 \$34	\$230 —	\$230 —
3rd Most Affordable	\$63 \$172	\$127 \$107	\$200 \$34	\$234 —	\$230 —

Statewide Overview

The table below is a statewide average of the rates a **40 year old single** individual might pay. That amount is shown in each box at the top and in black. The federal subsidies are shown in green. Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

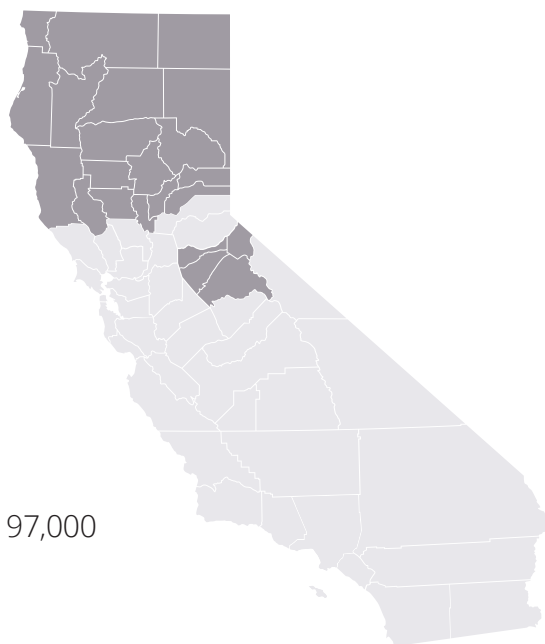
FPL = Federal Poverty Level

BRONZE PLAN – 40 YR OLD					
	150% FPL	200% FPL	250% FPL	300% FPL	400% FPL
Most Affordable	— \$219	\$48 \$171	\$121 \$98	\$202 \$17	\$219 —
2nd Most Affordable	— \$226	\$54 \$171	\$128 \$98	\$209 \$17	\$226 —
3rd Most Affordable	\$1 \$235	\$65 \$171	\$138 \$98	\$220 \$17	\$236 —

SILVER PLAN – 40 YR OLD					
	150% FPL	200% FPL	250% FPL	300% FPL	400% FPL
Most Affordable	\$40 \$235	\$104 \$171	\$177 \$98	\$259 \$17	\$276 —
2nd Most Affordable	\$58.00 \$235	\$122.00 \$171	\$195.00 \$98	\$277.00 \$17	\$294 —
3rd Most Affordable	\$64 \$235	\$128 \$171	\$210 \$98	\$282 \$17	\$299 —

Rating Region 1

Alpine, Del Norte, Siskiyou,
Modoc, Lassen, Shasta,
Trinity, Humboldt, Tehama,
Plumas, Nevada, Sierra,
Mendocino, Lake, Butte,
Glenn, Sutter, Yuba,
Colusa, Amador, Calaveras,
Tuolumne



Number of subsidy eligible individuals: 97,000

The table below is an example of the rates a 40 year old single individual might pay in Region 1 for a Silver Plan. That amount is shown in each box at the top and in black. **The federal subsidies are shown in green.** Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

FPL = Federal Poverty Level

Plan	150 FPL	200 FPL	250 FPL	400 FPL
Anthem PPO	\$48 \$261	\$112 \$198	\$184 \$126	\$309 \$0
Blue Shield EPO	\$57 \$261	\$121 \$198	\$193 \$126	\$318 \$0
Kaiser Permanente HMO	\$86 \$261	\$149 \$198	\$221 \$126	\$347 \$0

HMO – Health Maintenance Organization

PPO – Preferred Provider Organization

For further explanation, see the glossary on pg. 80

Rating Region 1

Alpine, Del Norte, Siskiyou, Modoc, Lassen, Shasta, Trinity, Humboldt, Tehama, Plumas, Nevada, Sierra, Mendocino, Lake, Butte, Glenn, Sutter, Yuba, Colusa, Amador, Calaveras, Tuolumne

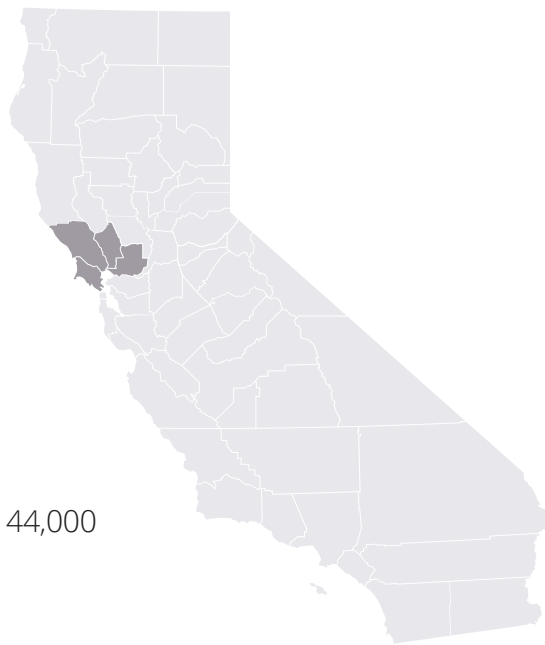
If you are one of the 2.6 million uninsured Californians who does not qualify for a subsidy, you can still purchase high quality affordable health insurance through Covered California. The table below is an example of the rates in Region 1. Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

25 YEAR OLD		
Plan	Catastrophic	Bronze
Anthem PPO	\$157	\$183
Blue Shield EPO	\$199	\$209
Kaiser Permanente HMO	\$203	\$205

40 YEAR OLD				
Plan	Bronze	Silver	Gold	Platinum
Anthem PPO	\$234	\$309	\$376	\$436
Blue Shield EPO	\$266	\$318	\$379	\$434
Kaiser Permanente HMO	\$261	\$347	\$426	\$458

Rating Region 2

Napa, Sonoma, Solano,
Marin



Number of subsidy eligible individuals: 44,000

The table below is an example of the rates a 40 year old single individual might pay in Region 2 for a Silver Plan. That amount is shown in each box at the top and in black. The federal subsidies are shown in green. Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

FPL = Federal Poverty Level

Plan	150 FPL	200 FPL	250 FPL	400 FPL
Blue Shield EPO	\$53 \$285	\$116 \$222	\$188 \$150	\$338 \$0
Anthem PPO	\$57 \$285	\$121 \$222	\$193 \$150	\$343 \$0
Kaiser Permanente HMO	\$80 \$285	\$143 \$222	\$215 \$150	\$365 \$0
Western Health Advantage HMO	\$84 \$285	\$147 \$222	\$219 \$150	\$369 \$0
Health Net PPO	\$111 \$285	\$175 \$222	\$247 \$150	\$396 \$0

HMO – Health Maintenance Organization

PPO – Preferred Provider Organization

For further explanation, see the glossary on pg. 80

Rating Region 2

Napa, Sonoma, Solano,
Marin

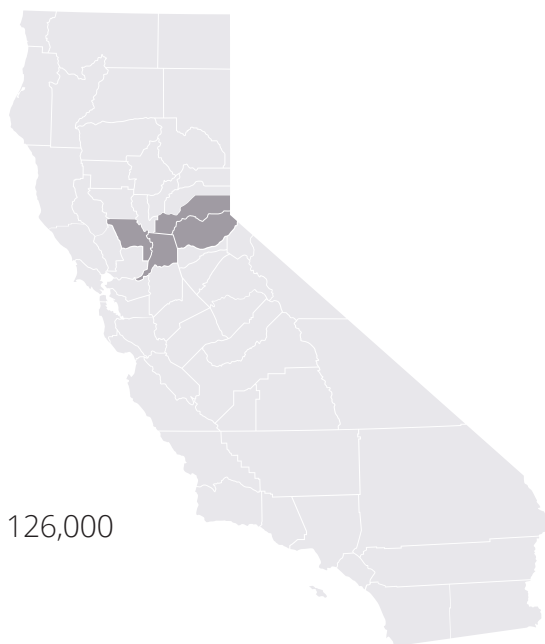
If you are one of the 2.6 million uninsured Californians who does not qualify for a subsidy, you can still purchase high quality affordable health insurance through Covered California. The table below is an example of the rates in Region 2. Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

25 YEAR OLD		
Plan	Catastrophic	Bronze
Blue Shield EPO	\$211	\$222
Anthem PPO	\$174	\$203
Kaiser Permanente HMO	\$214	\$216
Western Health Advantage HMO	\$165	\$202
Health Net PPO	\$164	\$273

40 YEAR OLD				
Plan	Bronze	Silver	Gold	Platinum
Blue Shield EPO	\$282	\$338	\$402	\$461
Anthem PPO	\$259	\$343	\$416	\$482
Kaiser Permanente HMO	\$275	\$365	\$448	\$482
Western Health Advantage HMO	\$257	\$369	\$434	\$471
Health Net PPO	\$348	\$396	\$450	\$507

Rating Region 3

Sacramento, Placer,
El Dorado, Yolo



Number of subsidy eligible individuals: 126,000

The table below is an example of the rates a 40 year old single individual might pay in Region 3 for a Silver Plan. That amount is shown in each box at the top and in black. The federal subsidies are shown in green. Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

FPL = Federal Poverty Level

Plan	150 FPL	200 FPL	250 FPL	400 FPL
Anthem PPO	\$56 \$276	\$119 \$213	\$191 \$140	\$332 \$0
Blue Shield PPO	\$57 \$276	\$121 \$213	\$193 \$140	\$333 \$0
Kaiser Permanente HMO	\$71 \$276	\$134 \$213	\$206 \$140	\$347 \$0
Western Health Adavantage HMO	\$130 \$276	\$193 \$213	\$266 \$140	\$406 \$0
Anthem HMO	\$200 \$276	\$263 \$213	\$335 \$140	\$476 \$0

HMO – Health Maintenance Organization

PPO – Preferred Provider Organization

For further explanation, see the glossary on pg. 80

Rating Region 3

Sacramento, Placer,
El Dorado, Yolo

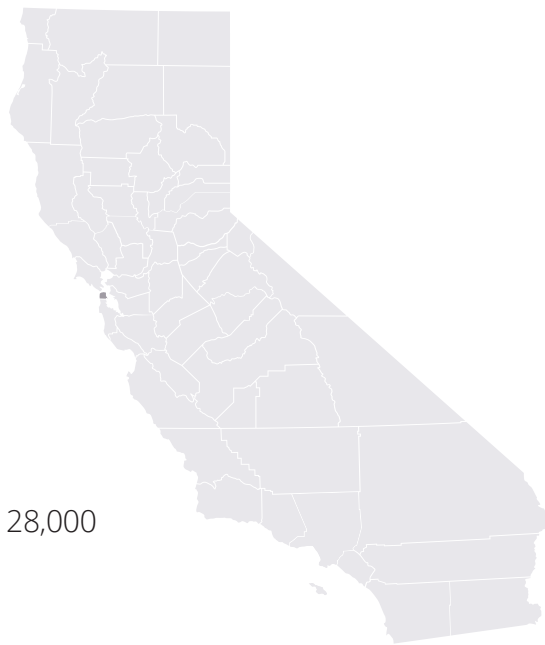
If you are one of the 2.6 million uninsured Californians who does not qualify for a subsidy, you can still purchase high quality affordable health insurance through Covered California. The table below is an example of the rates in Region 3. Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

25 YEAR OLD		
Plan	Catastrophic	Bronze
Anthem PPO	\$169	\$197
Blue Shield PPO	\$208	\$218
Kaiser Permanente HMO	\$203	\$205
Western Health Advantage HMO	\$181	\$222
Anthem HMO	—	—

40 YEAR OLD				
Plan	Bronze	Silver	Gold	Platinum
Anthem PPO	\$250	\$332	\$403	\$467
Blue Shield PPO	\$278	\$333	\$396	\$454
Kaiser Permanente HMO	\$261	\$347	\$426	\$458
Western Health Advantage HMO	\$282	\$406	\$477	\$518
Anthem HMO	—	\$476	\$601	\$687

Rating Region 4

San Francisco



Number of subsidy eligible individuals: 28,000

The table below is an example of the rates a 40 year old single individual might pay in Region 4 for a Silver Plan. That amount is shown in each box at the top and in black. The federal subsidies are shown in green. Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

FPL = Federal Poverty Level

Plan	150 FPL	200 FPL	250 FPL	400 FPL
Chinese Community Health Plan HMO	\$0 \$306	\$54 \$252	\$126 \$180	\$297 \$9
Anthem EPO	\$57 \$315	\$121 \$252	\$193 \$180	\$364 \$9
Blue Shield PPO	\$59 \$315	\$122 \$252	\$194 \$180	\$365 \$9
Kaiser Permanente HMO	\$68 \$315	\$131 \$252	\$203 \$180	\$374 \$9
Health Net PPO	\$76 \$315	\$140 \$252	\$212 \$180	\$383 \$9

HMO – Health Maintenance Organization

PPO – Preferred Provider Organization

For further explanation, see the glossary on pg. 80

Rating Region 4

San Francisco

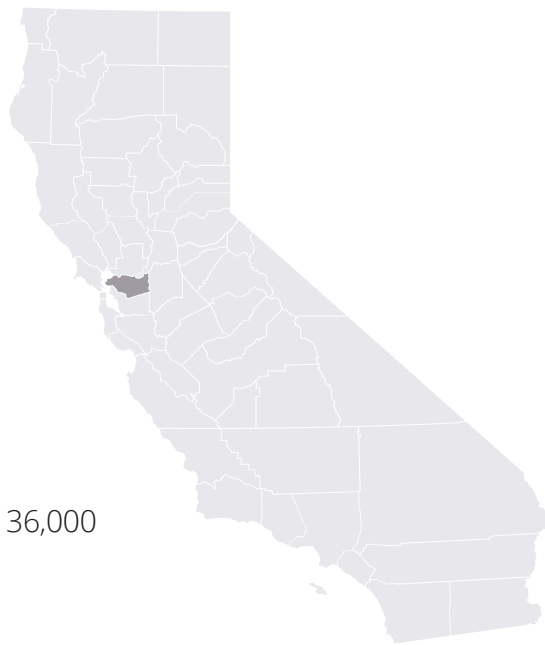
If you are one of the 2.6 million uninsured Californians who does not qualify for a subsidy, you can still purchase high quality affordable health insurance through Covered California. The table below is an example of the rates in Region 4. Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

25 YEAR OLD		
Plan	Catastrophic	Bronze
Chinese Community Health Plan HMO	\$182	\$174
Anthem EPO	\$189	\$221
Blue Shield PPO	\$233	\$245
Kaiser Permanente HMO	\$225	\$227
Health Net PPO	\$162	\$270

40 YEAR OLD				
Plan	Bronze	Silver	Gold	Platinum
Chinese Community Health Plan HMO	\$221	\$306	\$406	\$451
Anthem EPO	\$281	\$373	\$453	\$525
Blue Shield PPO	\$312	\$375	\$445	\$510
Kaiser Permanente HMO	\$289	\$383	\$470	\$506
Health Net PPO	\$344	\$392	\$445	\$501

Rating Region 5

Contra Costa



Number of subsidy eligible individuals: 36,000

The table below is an example of the rates a 40 year old single individual might pay in Region 5 for a Silver Plan. That amount is shown in each box at the top and in black. The federal subsidies are shown in green. Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

FPL = Federal Poverty Level

Plan	150 FPL	200 FPL	250 FPL	400 FPL
Blue Shield PPO	\$38 \$289	\$102 \$226	\$174 \$154	\$328 \$0
Kaiser Permanente HMO	\$57 \$289	\$121 \$226	\$193 \$154	\$347 \$0
Contra Costa Health Services HMO	\$63 \$289	\$126 \$226	\$198 \$154	\$352 \$0
Health Net PPO	\$73 \$289	\$136 \$226	\$208 \$154	\$362 \$0
Anthem PPO	\$77 \$289	\$140 \$226	\$212 \$154	\$366 \$0

HMO – Health Maintenance Organization

PPO – Preferred Provider Organization

For further explanation, see the glossary on pg. 80

Rating Region 5

Contra Costa

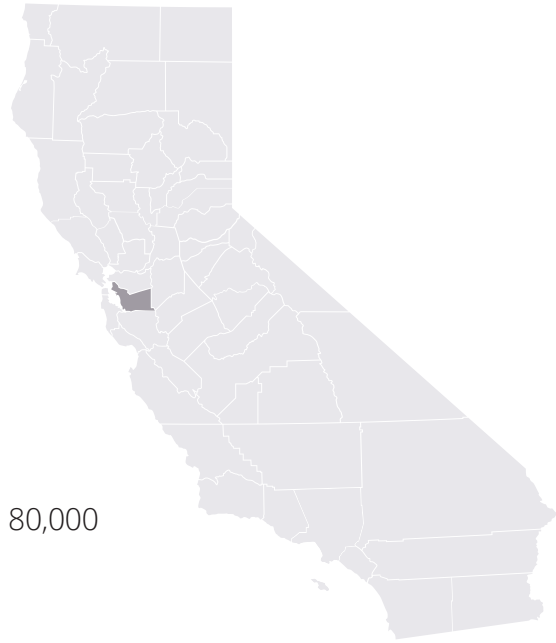
If you are one of the 2.6 million uninsured Californians who does not qualify for a subsidy, you can still purchase high quality affordable health insurance through Covered California. The table below is an example of the rates in Region 5. Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

25 YEAR OLD		
Plan	Catastrophic	Bronze
Blue Shield PPO	\$204	\$215
Kaiser Permanente HMO	\$203	\$205
Contra Costa Health Services HMO	\$174	\$237
Health Net PPO	\$150	\$249
Anthem PPO	\$186	\$217

40 YEAR OLD				
Plan	Bronze	Silver	Gold	Platinum
Blue Shield PPO	\$273	\$328	\$390	\$447
Kaiser Permanente HMO	\$261	\$347	\$426	\$458
Contra Costa Health Services HMO	\$301	\$352	\$398	\$448
Health Net PPO	\$317	\$362	\$411	\$463
Anthem PPO	\$276	\$366	\$444	\$515

Rating Region 6

Alameda



Number of subsidy eligible individuals: 80,000

The table below is an example of the rates a 40 year old single individual might pay in Region 6 for a Silver Plan. That amount is shown in each box at the top and in black. The federal subsidies are shown in green. Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

FPL = Federal Poverty Level

Plan	150 FPL	200 FPL	250 FPL	400 FPL
Blue Shield EPO	\$18 \$300	\$81 \$236	\$153 \$164	\$317 \$0
Anthem PPO	\$57 \$300	\$121 \$236	\$193 \$164	\$357 \$0
Kaiser Permanente HMO	\$65 \$300	\$129 \$236	\$201 \$164	\$365 \$0
Alameda Alliance for Health HMO	\$84 \$300	\$147 \$236	\$220 \$164	\$384 \$0

HMO – Health Maintenance Organization

PPO – Preferred Provider Organization

For further explanation, see the glossary on pg. 80

Rating Region 6

Alameda

If you are one of the 2.6 million uninsured Californians who does not qualify for a subsidy, you can still purchase high quality affordable health insurance through Covered California. The table below is an example of the rates in Region 6. Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

25 YEAR OLD		
Plan	Catastrophic	Bronze
Blue Shield EPO	\$198	\$208
Anthem PPO	\$181	\$212
Kaiser Permanente HMO	\$214	\$216
Alameda Alliance for Health HMO	\$219	\$258

40 YEAR OLD				
Plan	Bronze	Silver	Gold	Platinum
Blue Shield EPO	\$265	\$317	\$378	\$433
Anthem PPO	\$270	\$357	\$433	\$503
Kaiser Permanente HMO	\$275	\$365	\$448	\$482
Alameda Alliance for Health HMO	\$329	\$384	\$458	\$550

Rating Region 7

Santa Clara



Number of subsidy eligible individuals: 80,000

The table below is an example of the rates a 40 year old single individual might pay in Region 7 for a Silver Plan. That amount is shown in each box at the top and in black. The federal subsidies are shown in green. Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

FPL = Federal Poverty Level

Plan	150 FPL	200 FPL	250 FPL	400 FPL
Anthem PPO	\$54 \$283	\$117 \$219	\$189 \$147	\$336 \$0
Anthem HMO	\$57 \$283	\$121 \$219	\$193 \$147	\$340 \$0
Valley Health Plan HMO	\$69 \$283	\$132 \$219	\$204 \$147	\$351 \$0
Health Net PPO	\$74 \$283	\$137 \$219	\$209 \$147	\$356 \$0
Blue Shield PPO	\$83 \$283	\$146 \$219	\$218 \$147	\$366 \$0
Kaiser Permanente HMO	\$101 \$283	\$164 \$219	\$236 \$147	\$383 \$0

HMO – Health Maintenance Organization

PPO – Preferred Provider Organization

For further explanation, see the glossary on pg. 80

Rating Region 7

Santa Clara

If you are one of the 2.6 million uninsured Californians who does not qualify for a subsidy, you can still purchase high quality affordable health insurance through Covered California. The table below is an example of the rates in Region 7. Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

25 YEAR OLD		
Plan	Catastrophic	Bronze
Anthem PPO	\$171	\$200
Valley Health Plan HMO	\$169	\$209
Health Net PPO	\$147	\$245
Blue Shield PPO	\$228	\$240
Kaiser Permanente HMO	\$225	\$227

Rating Region 7

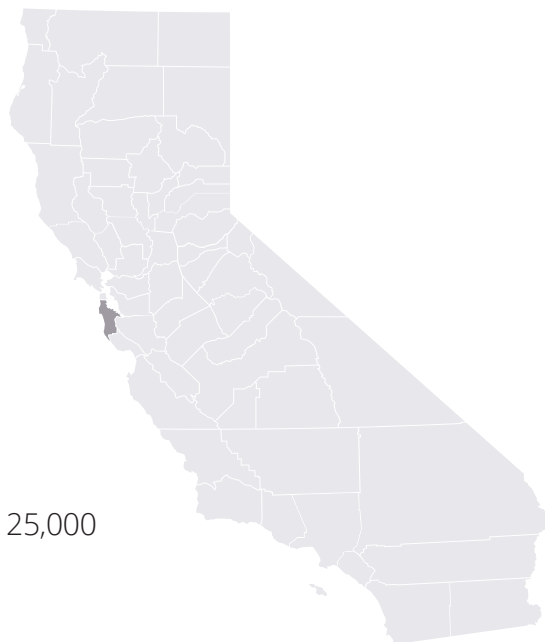
Santa Clara

If you are one of the 2.6 million uninsured Californians who does not qualify for a subsidy, you can still purchase high quality affordable health insurance through Covered California. The table below is an example of the rates in Region 7. Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

40 YEAR OLD				
Plan	Bronze	Silver	Gold	Platinum
Anthem PPO	\$254	\$336	\$409	\$474
Anthem HMO	—	\$340	\$430	\$491
Valley Health Plan HMO	\$266	\$351	\$403	\$460
Health Net PPO	\$312	\$356	\$404	\$456
Blue Shield PPO	\$305	\$366	\$435	\$498
Kaiser Permanente HMO	\$289	\$383	\$470	\$506

Rating Region 8

San Mateo



Number of subsidy eligible individuals: 25,000

The table below is an example of the rates a 40 year old single individual might pay in Region 8 for a Silver Plan. That amount is shown in each box at the top and in black. The federal subsidies are shown in green. Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

FPL = Federal Poverty Level

Plan	150 FPL	200 FPL	250 FPL	400 FPL
Chinese Community Health Plan HMO	\$5 \$326	\$68 \$262	\$140 \$190	\$311 \$19
Kaiser Permanente HMO	\$57 \$326	\$121 \$262	\$193 \$190	\$364 \$19
Blue Shield PPO	\$66 \$326	\$129 \$262	\$201 \$190	\$372 \$19
Health Net PPO	\$69 \$326	\$132 \$262	\$204 \$190	\$375 \$19
Anthem PPO	\$69 \$326	\$132 \$262	\$204 \$190	\$375 \$19

HMO – Health Maintenance Organization

PPO – Preferred Provider Organization

For further explanation, see the glossary on pg. 80

Rating Region 8

San Mateo

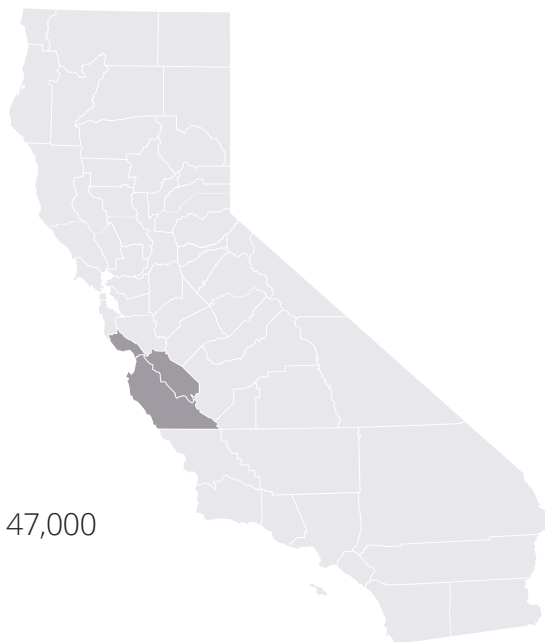
If you are one of the 2.6 million uninsured Californians who does not qualify for a subsidy, you can still purchase high quality affordable health insurance through Covered California. The table below is an example of the rates in Region 8. Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

25 YEAR OLD		
Plan	Catastrophic	Bronze
Chinese Community Health Plan HMO	\$197	\$188
Kaiser Permanente HMO	\$225	\$227
Blue Shield PPO	\$244	\$257
Health Net PPO	\$163	\$271
Anthem PPO	\$200	\$234

40 YEAR OLD				
Plan	Bronze	Silver	Gold	Platinum
Chinese Community Health Plan HMO	\$239	\$331	\$439	\$487
Kaiser Permanente HMO	\$289	\$383	\$470	\$506
Blue Shield PPO	\$327	\$391	\$465	\$533
Health Net PPO	\$346	\$394	\$447	\$504
Anthem PPO	\$298	\$395	\$479	\$556

Rating Region 9

Santa Cruz, Monterey,
San Benito



Number of subsidy eligible individuals: 47,000

The table below is an example of the rates a 40 year old single individual might pay in Region 9 for a Silver Plan. That amount is shown in each box at the top and in black. The federal subsidies are shown in green. Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

FPL = Federal Poverty Level

Plan	150 FPL	200 FPL	250 FPL	400 FPL
Blue Shield EPO	\$10 \$324	\$74 \$261	\$146 \$189	\$317 \$18
Anthem PPO	\$57 \$324	\$121 \$261	\$193 \$189	\$364 \$18
Health Net PPO	\$69 \$324	\$132 \$261	\$204 \$189	\$375 \$18

HMO – Health Maintenance Organization

PPO – Preferred Provider Organization

For further explanation, see the glossary on pg. 80

Rating Region 9

Santa Cruz, Monterey,
San Benito

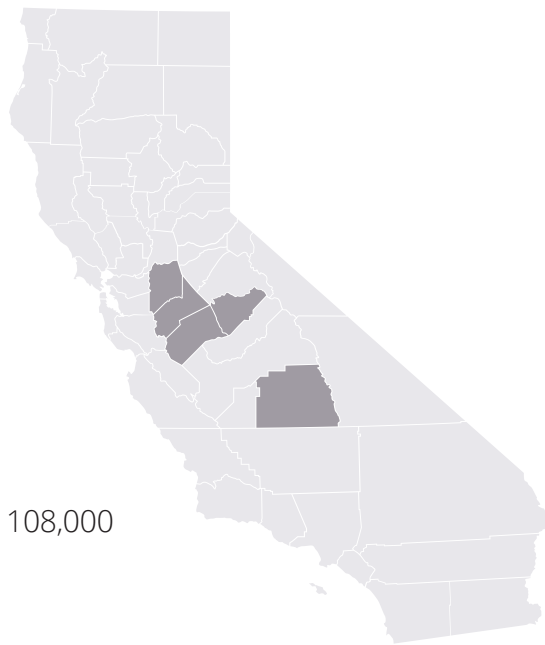
If you are one of the 2.6 million uninsured Californians who does not qualify for a subsidy, you can still purchase high quality affordable health insurance through Covered California. The table below is an example of the rates in Region 9. Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

25 YEAR OLD		
Plan	Catastrophic	Bronze
Blue Shield EPO	\$209	\$219
Anthem PPO	\$194	\$227
Health Net PPO	\$163	\$271

40 YEAR OLD				
Plan	Bronze	Silver	Gold	Platinum
Blue Shield EPO	\$279	\$335	\$398	\$456
Anthem PPO	\$288	\$382	\$464	\$538
Health Net PPO	\$345	\$393	\$446	\$503

Rating Region 10

San Joaquin, Stanislaus,
Merced, Mariposa, Tulare



Number of subsidy eligible individuals: 108,000

The table below is an example of the rates a 40 year old single individual might pay in Region 10 for a Silver Plan. That amount is shown in each box at the top and in black. The federal subsidies are shown in green. Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

FPL = Federal Poverty Level

Plan	150 FPL	200 FPL	250 FPL	400 FPL
Anthem PPO	\$31 \$264	\$94 \$201	\$166 \$129	\$295 \$0
Blue Shield PPO	\$57 \$264	\$121 \$201	\$193 \$129	\$322 \$0
Kaiser Permanente HMO	\$64 \$264	\$127 \$201	\$199 \$129	\$328 \$0
Health Net PPO	\$133 \$264	\$196 \$201	\$268 \$129	\$397 \$0

HMO – Health Maintenance Organization

PPO – Preferred Provider Organization

For further explanation, see the glossary on pg. 80

Rating Region 10

San Joaquin, Stanislaus,
Merced, Mariposa, Tulare

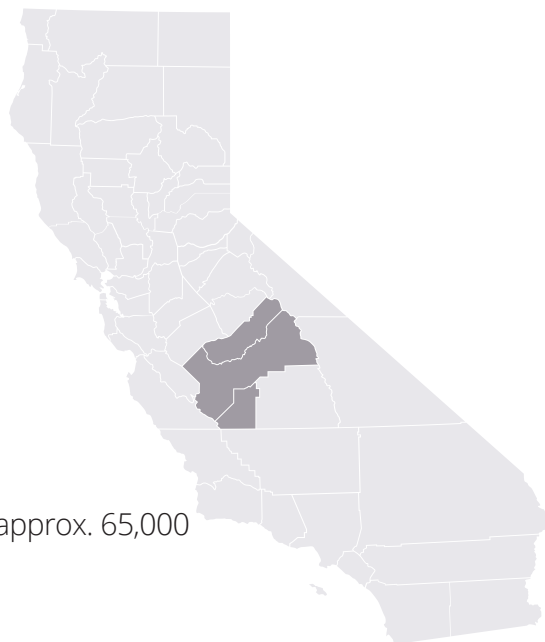
If you are one of the 2.6 million uninsured Californians who does not qualify for a subsidy, you can still purchase high quality affordable health insurance through Covered California. The table below is an example of the rates in Region 10. Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

25 YEAR OLD		
Plan	Catastrophic	Bronze
Anthem PPO	\$150	\$175
Blue Shield PPO	\$201	\$211
Kaiser Permanente HMO	\$192	\$194
Health Net PPO	\$164	\$274

40 YEAR OLD				
Plan	Bronze	Silver	Gold	Platinum
Anthem PPO	\$223	\$295	\$358	\$416
Blue Shield PPO	\$269	\$322	\$383	\$439
Kaiser Permanente HMO	\$247	\$328	\$403	\$434
Health Net PPO	\$348	\$397	\$451	\$508

Rating Region 11

Fresno, Kings, Madera



Number of subsidy eligible individuals: approx. 65,000

The table below is an example of the rates a 40 year old single individual might pay in Region 11 for a Silver Plan. That amount is shown in each box at the top and in black. The federal subsidies are shown in green. Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

FPL = Federal Poverty Level

Plan	150 FPL	200 FPL	250 FPL	400 FPL
Blue Shield PPO	\$53 \$231	\$116 \$168	\$188 \$96	\$284 \$0
Anthem PPO	\$57 \$231	\$121 \$168	\$193 \$96	\$288 \$0
Kaiser Permanente HMO	\$98 \$231	\$161 \$168	\$233 \$96	\$238 \$0
Anthem HMO	\$102 \$231	\$165 \$168	\$238 \$96	\$333 \$0

HMO – Health Maintenance Organization

PPO – Preferred Provider Organization

For further explanation, see the glossary on pg. 80

Rating Region 11

Fresno, Kings, Madera

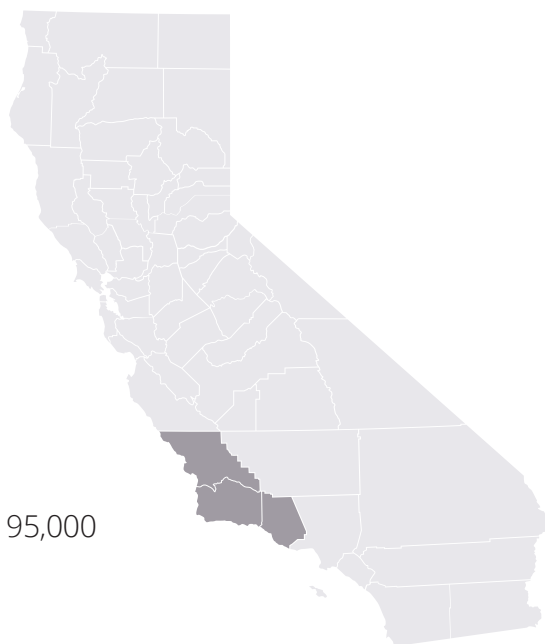
If you are one of the 2.6 million uninsured Californians who does not qualify for a subsidy, you can still purchase high quality affordable health insurance through Covered California. The table below is an example of the rates in Region 11. Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

25 YEAR OLD		
Plan	Catastrophic	Bronze
Blue Shield PPO	\$177	\$186
Anthem PPO	\$146	\$171
Kaiser Permanente HMO	\$192	\$194
Anthem HMO	—	—

40 YEAR OLD				
Plan	Bronze	Silver	Gold	Platinum
Blue Shield PPO	\$237	\$284	\$337	\$386
Anthem PPO	\$218	\$288	\$350	\$406
Kaiser Permanente HMO	\$247	\$328	\$403	\$434
Anthem HMO	—	\$333	\$421	\$481

Rating Region 12

San Luis Obispo, Ventura,
Santa Barbara



Number of subsidy eligible individuals: 95,000

The table below is an example of the rates a 40 year old single individual might pay in Region 12 for a Silver Plan. That amount is shown in each box at the top and in black. The federal subsidies are shown in green. Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

FPL = Federal Poverty Level

Plan	150 FPL	200 FPL	250 FPL	400 FPL
Blue Shield PPO	\$46 \$268	\$109 \$205	\$181 \$133	\$314 \$0
Anthem PPO	\$57 \$268	\$121 \$205	\$193 \$133	\$326 \$0
Kaiser Permanente HMO	\$64 \$268	\$127 \$205	\$200 \$133	\$332 \$0
Ventura County Health Care Plan HMO	\$68 \$268	\$131 \$205	\$204 \$133	\$336 \$0

HMO – Health Maintenance Organization

PPO – Preferred Provider Organization

For further explanation, see the glossary on pg. 80

Rating Region 12

San Luis Obispo, Ventura,
Santa Barbara

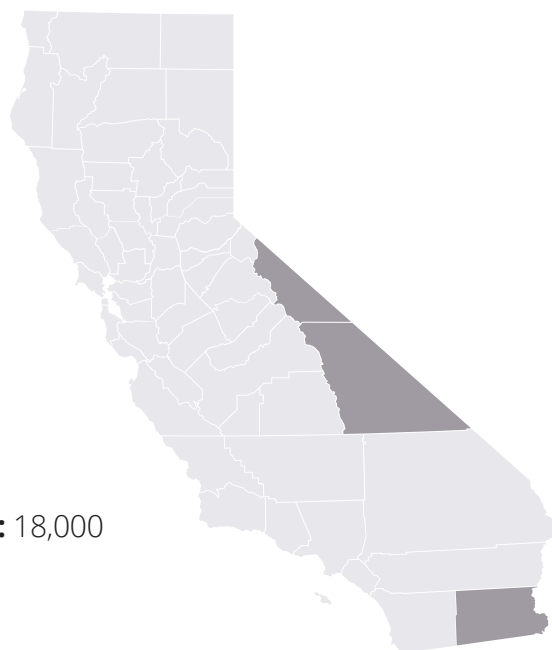
If you are one of the 2.6 million uninsured Californians who does not qualify for a subsidy, you can still purchase high quality affordable health insurance through Covered California. The table below is an example of the rates in Region 12. Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

25 YEAR OLD		
Plan	Catastrophic	Bronze
Blue Shield PPO	\$196	\$206
Anthem PPO	\$165	\$193
Kaiser Permanente HMO	\$195	\$197
Ventura County Health Plan HMO	\$173	\$199

40 YEAR OLD				
Plan	Bronze	Silver	Gold	Platinum
Blue Shield PPO	\$262	\$314	\$374	\$429
Anthem PPO	\$246	\$326	\$395	\$458
Kaiser Permanente HMO	\$250	\$332	\$408	\$439
Ventura County Health Plan HMO	\$253	\$336	\$376	\$430

Rating Region 13

Mono, Inyo, Imperial



Number of subsidy eligible individuals: 18,000

The table below is an example of the rates a 40 year old single individual might pay in Region 13 for a Silver Plan. That amount is shown in each box at the top and in black. The federal subsidies are shown in green. Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

FPL = Federal Poverty Level

Plan	150 FPL	200 FPL	250 FPL	400 FPL
Kaiser Permanente HMO	\$0 \$316	\$41 \$275	\$113 \$203	\$284 \$32
Blue Shield PPO	\$57 \$338	\$121 \$275	\$193 \$203	\$364 \$32
Anthem PPO	\$66 \$338	\$129 \$275	\$201 \$203	\$375 \$32

HMO – Health Maintenance Organization

PPO – Preferred Provider Organization

For further explanation, see the glossary on pg. 80

Rating Region 13

Mono, Inyo, Imperial

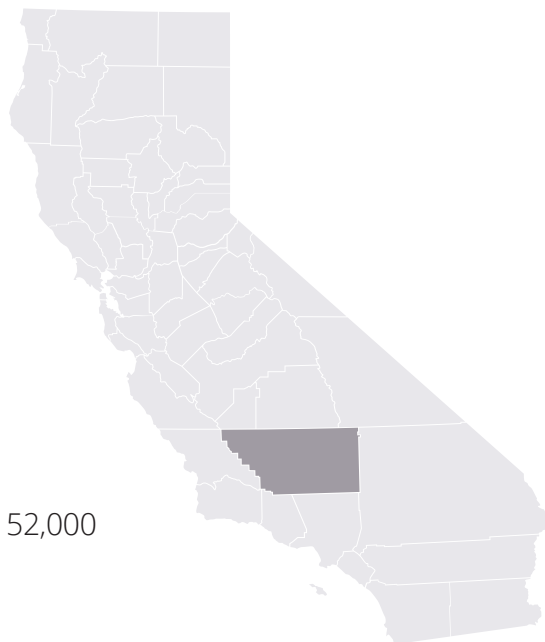
If you are one of the 2.6 million uninsured Californians who does not qualify for a subsidy, you can still purchase high quality affordable health insurance through Covered California. The table below is an example of the rates in Region 13. Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

25 YEAR OLD		
Plan	Catastrophic	Bronze
Kaiser Permanente HMO	\$185	\$187
Blue Shield PPO	\$247	\$259
Anthem PPO	\$205	\$240

40 YEAR OLD				
Plan	Bronze	Silver	Gold	Platinum
Kaiser Permanente HMO	\$238	\$316	\$388	\$417
Blue Shield PPO	\$330	\$396	\$471	\$539
Anthem PPO	\$305	\$404	\$490	\$569

Rating Region 14

Kern



Number of subsidy eligible individuals: 52,000

The table below is an example of the rates a 40 year old single individual might pay in Region 14 for a Silver Plan. That amount is shown in each box at the top and in black. The federal subsidies are shown in green. Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

FPL = Federal Poverty Level

Plan	150 FPL	200 FPL	250 FPL	400 FPL
Blue Shield PPO	\$53 \$223	\$116 \$160	\$188 \$88	\$277 \$0
Anthem PPO	\$57 \$223	\$121 \$160	\$193 \$88	\$281 \$0
Health Net PPO	\$59 \$223	\$123 \$160	\$195 \$88	\$283 \$0
Kaiser Permanente HMO	\$92 \$223	\$156 \$160	\$228 \$88	\$316 \$0

HMO – Health Maintenance Organization

PPO – Preferred Provider Organization

For further explanation, see the glossary on pg. 80

Rating Region 14

Kern

If you are one of the 2.6 million uninsured Californians who does not qualify for a subsidy, you can still purchase high quality affordable health insurance through Covered California. The table below is an example of the rates in Region 14. Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

25 YEAR OLD		
Plan	Catastrophic	Bronze
Blue Shield PPO	\$172	\$181
Anthem PPO	\$143	\$167
Health Net PPO	\$117	\$195
Kaiser Permanente HMO	\$185	\$187

40 YEAR OLD				
Plan	Bronze	Silver	Gold	Platinum
Blue Shield PPO	\$231	\$277	\$329	\$377
Anthem PPO	\$212	\$281	\$341	\$395
Health Net PPO	\$248	\$283	\$321	\$362
Kaiser Permanente HMO	\$238	\$316	\$388	\$417

Rating Region 15

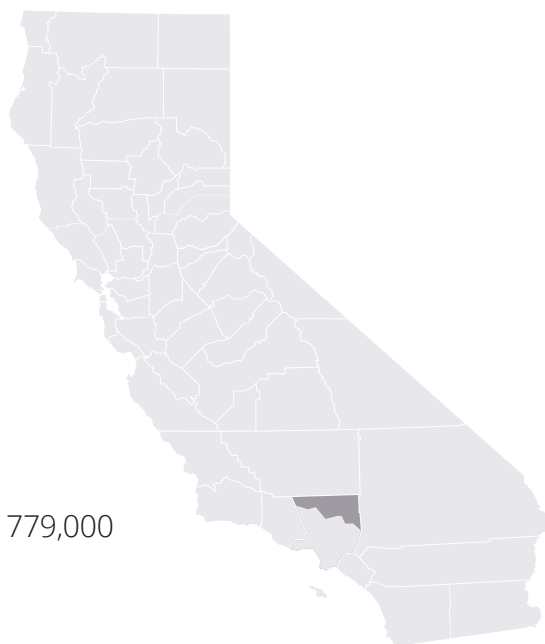
Los Angeles (north)

Region 15 is defined by the following range of ZIP codes:

90601 - 91226

91501 - 91526

91702 - 93599



Number of subsidy eligible individuals: 779,000
(for both Region 15 and Region 16)

The table below is an example of the rates a 40 year old single individual might pay in Region 15 for a Silver Plan. That amount is shown in each box at the top and in black. The federal subsidies are shown in green. Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

FPL = Federal Poverty Level

Plan	150 FPL	200 FPL	250 FPL	400 FPL
Health Net HMO	\$27 \$195	\$90 \$132	\$162 \$60	\$222 \$0
Blue Shield PPO	\$57 \$195	\$121 \$132	\$193 \$60	\$252 \$0
L.A. Care HMO	\$58 \$195	\$122 \$132	\$194 \$60	\$253 \$0
Anthem HMO	\$60 \$195	\$123 \$132	\$195 \$60	\$254 \$0
Molina Healthcare PPO	\$64 \$195	\$128 \$132	\$200 \$60	\$259 \$0
Anthem EPO	\$79 \$195	\$142 \$132	\$214 \$60	\$274 \$0
Kaiser Permanente HMO	\$99 \$195	\$162 \$132	\$234 \$60	\$294 \$0

HMO – Health Maintenance Organization

PPO – Preferred Provider Organization

For further explanation, see the glossary on pg. 80

Rating Region 15

Los Angeles (north)

If you are one of the 2.6 million uninsured Californians who does not qualify for a subsidy, you can still purchase high quality affordable health insurance through Covered California. The table below is an example of the rates in Region 15. Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

25 YEAR OLD		
Plan	Catastrophic	Bronze
Health Net HMO	—	—
Blue Shield PPO	\$157	\$165
L.A. Care HMO	\$141	\$147
Anthem HMO	—	—
Molina Healthcare PPO	\$160	\$160
Anthem EPO	\$139	\$163
Health Net PPO	\$117	\$195
Kaiser Permanente HMO	\$172	\$174

Rating Region 15

Los Angeles (north)

If you are one of the 2.6 million uninsured Californians who does not qualify for a subsidy, you can still purchase high quality affordable health insurance through Covered California. The table below is an example of the rates in Region 15. Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

40 YEAR OLD				
Plan	Bronze	Silver	Gold	Platinum
Health Net HMO	—	\$222	\$253	\$285
Blue Shield PPO	\$210	\$252	\$300	\$344
L.A. Care HMO	\$188	\$253	\$287	\$317
Anthem HMO	—	\$254	\$322	\$368
Molina Healthcare PPO	\$204	\$259	\$285	\$342
Anthem EPO	\$207	\$274	\$333	\$386
Health Net PPO	\$248	—	—	—
Kaiser Permanente HMO	\$221	\$294	\$361	\$388

Rating Region 16

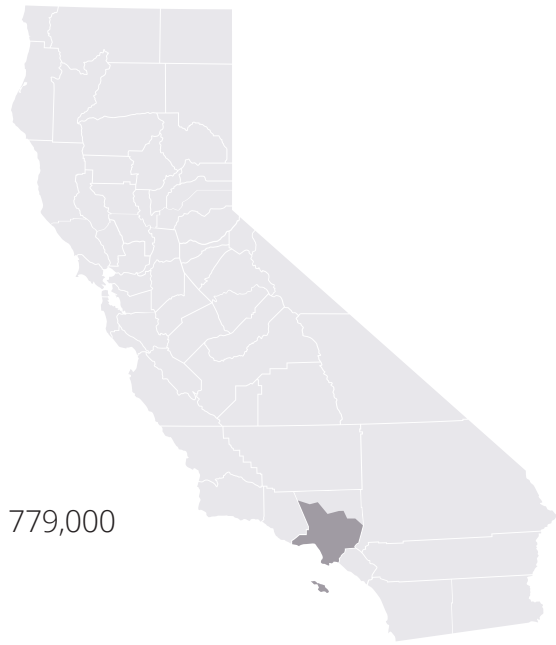
Los Angeles (south)

Region 16 is defined by the following range of ZIP codes:

90001 - 90510

91301 - 91499

91601 - 91618



Number of subsidy eligible individuals: 779,000
(for both Region 15 and Region 16)

The table below is an example of the rates a 40 year old single individual might pay in Region 16 for a Silver Plan. That amount is shown in each box at the top and in black. The federal subsidies are shown in green. Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

FPL = Federal Poverty Level

Plan	150 FPL	200 FPL	250 FPL	400 FPL
Health Net HMO	\$40 \$202	\$103 \$138	\$175 \$66	\$242 \$0
Anthem HMO	\$57 \$202	\$121 \$138	\$193 \$66	\$259 \$0
Molina Healthcare PPO	\$58 \$202	\$121 \$138	\$193 \$66	\$259 \$0
L.A. Care HMO	\$64 \$202	\$127 \$138	\$199 \$66	\$265 \$0
Blue Shield PPO	\$86 \$202	\$149 \$138	\$221 \$66	\$287 \$0
Anthem EPO	\$97 \$202	\$160 \$138	\$232 \$66	\$299 \$0
Kaiser Permanente HMO	\$123 \$202	\$186 \$138	\$258 \$66	\$325 \$0

HMO – Health Maintenance Organization

PPO – Preferred Provider Organization

For further explanation, see the glossary on pg. 80

Rating Region 16

Los Angeles (south)

If you are one of the 2.6 million uninsured Californians who does not qualify for a subsidy, you can still purchase high quality affordable health insurance through Covered California. The table below is an example of the rates in Region 16. Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

25 YEAR OLD		
Plan	Catastrophic	Bronze
Health Net HMO	—	—
Anthem HMO	—	—
Molina Healthcare PPO	\$160	\$160
L.A. Care HMO	\$148	\$154
Blue Shield PPO	\$179	\$188
Anthem EPO	\$152	\$177
Kaiser Permanente HMO	\$190	\$192
Health Net PPO	\$142	\$236

Rating Region 16

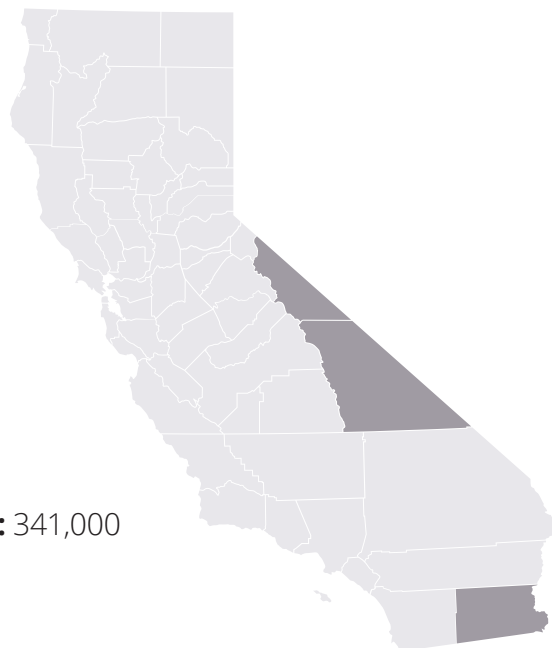
Los Angeles (south)

If you are one of the 2.6 million uninsured Californians who does not qualify for a subsidy, you can still purchase high quality affordable health insurance through Covered California. The table below is an example of the rates in Region 16. Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

40 YEAR OLD				
Plan	Bronze	Silver	Gold	Platinum
Health Net HMO	—	\$242	\$276	\$311
Anthem HMO	—	\$259	\$327	\$374
Molina Healthcare PPO	\$204	\$259	\$285	\$342
L.A. Care HMO	\$196	\$265	\$301	\$332
Blue Shield PPO	\$240	\$287	\$342	\$392
Anthem EPO	\$225	\$299	\$363	\$420
Kaiser Permanente HMO	\$245	\$325	\$399	\$429
Health Net PPO	\$301	—	—	—

Rating Region 17

San Bernardino, Riverside



Number of subsidy eligible individuals: 341,000

The table below is an example of the rates a 40 year old single individual might pay in Region 17 for a Silver Plan. That amount is shown in each box at the top and in black. The federal subsidies are shown in green. Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

FPL = Federal Poverty Level

Plan	150 FPL	200 FPL	250 FPL	400 FPL
Health Net HMO	\$44 \$202	\$108 \$139	\$180 \$67	\$246 \$0
Molina Healthcare PPO	\$57 \$202	\$121 \$139	\$193 \$67	\$259 \$0
Blue Shield PPO	\$62 \$202	\$125 \$139	\$198 \$67	\$264 \$0
Anthem HMO	\$63 \$202	\$126 \$139	\$198 \$67	\$265 \$0
Anthem PPO	\$88 \$202	\$151 \$139	\$223 \$67	\$290 \$0
Kaiser Permanente HMO	\$98 \$202	\$161 \$139	\$233 \$67	\$300 \$0

HMO – Health Maintenance Organization

PPO – Preferred Provider Organization

For further explanation, see the glossary on pg. 80

Rating Region 17

San Bernardino, Riverside

If you are one of the 2.6 million uninsured Californians who does not qualify for a subsidy, you can still purchase high quality affordable health insurance through Covered California. The table below is an example of the rates in Region 17. Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

25 YEAR OLD		
Plan	Catastrophic	Bronze
Health Net HMO	—	—
Molina Healthcare PPO	\$160	\$160
Blue Shield PPO	\$165	\$173
Anthem HMO	—	—
Anthem PPO	\$147	\$172
Kaiser Permanente HMO	\$176	\$178
Health Net PPO	\$127	\$212

Rating Region 17

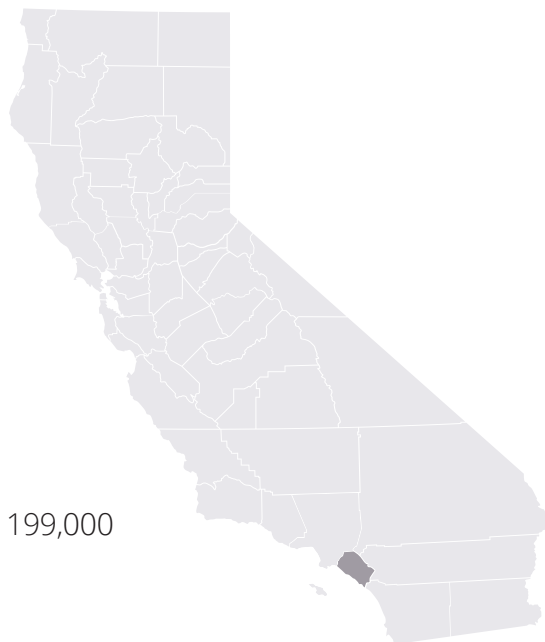
San Bernardino, Riverside

If you are one of the 2.6 million uninsured Californians who does not qualify for a subsidy, you can still purchase high quality affordable health insurance through Covered California. The table below is an example of the rates in Region 17. Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

40 YEAR OLD				
Plan	Bronze	Silver	Gold	Platinum
Health Net HMO	—	\$246	\$281	\$317
Molina Healthcare PPO	\$204	\$259	\$285	\$342
Blue Shield PPO	\$220	\$264	\$314	\$360
Anthem HMO	—	\$265	\$335	\$382
Anthem PPO	\$219	\$290	\$352	\$408
Kaiser Permanente HMO	\$226	\$300	\$368	\$396
Health Net PPO	\$270	—	—	—

Rating Region 18

Orange



Number of subsidy eligible individuals: 199,000

The table below is an example of the rates a 40 year old single individual might pay in Region 18 for a Silver Plan. That amount is shown in each box at the top and in black. The federal subsidies are shown in green. Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

FPL = Federal Poverty Level

Plan	150 FPL	200 FPL	250 FPL	400 FPL
Health Net HMO	\$24 \$228	\$87 \$165	\$159 \$93	\$252 \$0
Anthem HMO	\$57 \$228	\$121 \$165	\$193 \$93	\$286 \$0
Anthem EPO	\$60 \$228	\$123 \$165	\$195 \$93	\$288 \$0
Blue Shield PPO	\$62 \$228	\$125 \$165	\$197 \$93	\$290 \$0
Kaiser Permanente HMO	\$103 \$228	\$167 \$165	\$239 \$93	\$332 \$0

HMO – Health Maintenance Organization

PPO – Preferred Provider Organization

For further explanation, see the glossary on pg. 80

Rating Region 18

Orange

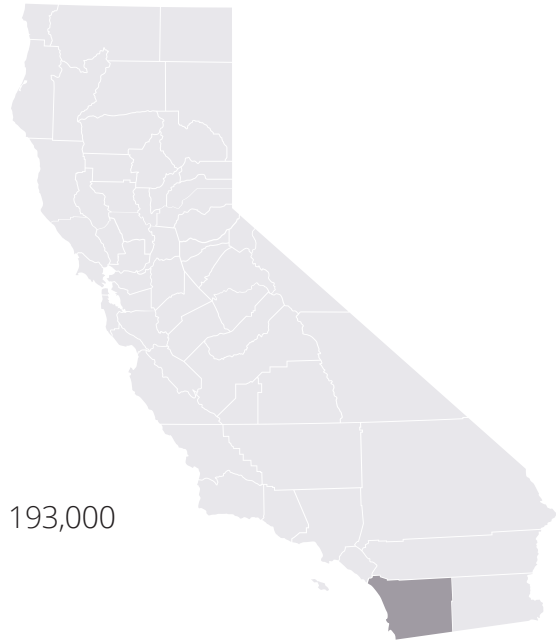
If you are one of the 2.6 million uninsured Californians who does not qualify for a subsidy, you can still purchase high quality affordable health insurance through Covered California. The table below is an example of the rates in Region 18. Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

25 YEAR OLD		
Plan	Catastrophic	Bronze
Health Net HMO	—	—
Anthem HMO	—	—
Anthem EPO	\$146	\$171
Blue Shield PPO	\$181	\$190
Health Net PPO	\$135	\$226
Kaiser Permanente HMO	\$194	\$196

40 YEAR OLD				
Plan	Bronze	Silver	Gold	Platinum
Health Net HMO	—	\$252	\$288	\$324
Anthem HMO	—	\$286	\$361	\$413
Anthem EPO	\$217	\$288	\$350	\$406
Blue Shield PPO	\$242	\$290	\$345	\$395
Health Net PPO	\$287	—	—	—
Kaiser Permanente HMO	\$250	\$332	\$407	\$438

Rating Region 19

San Diego



Number of subsidy eligible individuals: 193,000

The table below is an example of the rates a 40 year old single individual might pay in Region 19 for a Silver Plan. That amount is shown in each box at the top and in black. The federal subsidies are shown in green. Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

FPL = Federal Poverty Level

Plan	150 FPL	200 FPL	250 FPL	400 FPL
Health Net HMO	\$18 \$251	\$81 \$187	\$153 \$115	\$269 \$0
Anthem EPO	\$57 \$251	\$121 \$187	\$193 \$115	\$308 \$0
Kaiser Permanente HMO	\$65 \$251	\$128 \$187	\$200 \$115	\$316 \$0
Molina Healthcare PPO	\$66 \$251	\$129 \$187	\$201 \$115	\$316 \$0
SHARP Health Plan HMO (Co-Pay)	\$68 \$251	\$131 \$187	\$203 \$115	\$319 \$0
Blue Shield PPO	\$70 \$251	\$133 \$187	\$205 \$115	\$320 \$0
SHARP Health Plan HMO (Coinsurance)	\$83 \$251	\$146 \$187	\$218 \$115	\$333 \$0
Anthem HMO	\$85 \$251	\$148 \$187	\$220 \$115	\$336 \$0

HMO – Health Maintenance Organization

PPO – Preferred Provider Organization

For further explanation, see the glossary on pg. 80

Rating Region 19

San Diego

If you are one of the 2.6 million uninsured Californians who does not qualify for a subsidy, you can still purchase high quality affordable health insurance through Covered California. The table below is an example of the rates in Region 19. Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

25 YEAR OLD		
Plan	Catastrophic	Bronze
Health Net HMO	—	—
Anthem EPO	\$156	\$183
Health Net PPO	\$130	\$216
Kaiser Permanente HMO	\$185	\$187
Molina Healthcare PPO	\$196	\$196
SHARP Health Plan HMO (Coinsurance)	\$131	\$174
Blue Shield PPO	\$200	\$210
Anthem HMO	—	—

Rating Region 19

San Diego

If you are one of the 2.6 million uninsured Californians who does not qualify for a subsidy, you can still purchase high quality affordable health insurance through Covered California. The table below is an example of the rates in Region 19. Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

40 YEAR OLD				
Plan	Bronze	Silver	Gold	Platinum
Health Net HMO	—	\$269	\$307	\$346
Anthem EPO	\$233	\$308	\$374	\$434
Health Net PPO	\$276	—	—	—
Kaiser Permanente HMO	\$238	\$316	\$388	\$417
Molina Healthcare PPO	\$249	\$316	\$348	\$417
SHARP Health Plan HMO (Co-Pay)	—	\$319	\$377	\$408
Blue Shield PPO	\$267	\$320	\$381	\$436
SHARP Health Plan HMO (Coinsurance)	\$222	\$333	\$388	\$424
Anthem HMO	—	\$336	\$424	\$485

Glossary

Actuarial Value

A health plan's actuarial value is the percentage of total average costs for benefits that a plan covers. Starting in 2014, all health plans will have an actuarial value assigned to them — bronze, silver, gold or platinum. As the metal category increases in value, so does the overall percent of medical expenses that a health plan will cover. This means the platinum level plans will cover the highest percentage of health care expenses. These expenses are usually incurred at the point of receiving health care services – when you visit the doctor or the emergency room, for example. The health plans that cover the greatest percentage of health care expenses also have higher premium expenses.

Coinsurance

Your share of the costs of a covered health care service, calculated as a percentage (for example, 20 percent) of the allowed amount for the service, is called coinsurance. You pay coinsurance plus any deductible you may owe. For example, if the health insurance plan's allowed amount for an office visit is \$100 and you have met your deductible for the year, your coinsurance payment of 20 percent would be \$20. The health plan pays the rest of allowed amount. The allowed amount is the amount the provider has agreed to accept for the care provided.

Copayment

A fixed amount (for example, \$15) you pay for a covered health care service, usually when you receive the service. The amount can vary by the type of covered health care service.

Cost-sharing

The share of costs for covered services that you pay out of your own pocket. This term generally includes deductibles, coinsurance and copayments, or similar charges, but it doesn't include premiums, balance billing amounts for non-network providers, or the cost of noncovered services. Cost-sharing in Medicaid and Children's Health Insurance Program also includes premiums.

EPO (Exclusive Provider Organization)

Exclusive Provider Organization is a type of health care provider network product that offers a full array of covered benefits from a single provider network. Covered benefits are not paid for services rendered by a provider who is not part of the provider network except in the case of emergency or plan-approved care outside of the provider network.

Essential Health Benefits

Health care service categories that must be covered by certain plans, starting in 2014. These service categories include ambulatory patient services, emergency services, hospitalization, maternity and newborn care, mental health and substance use disorder services, behavioral health treatment, prescription drugs, rehabilitative and habilitation services and devices, laboratory services, preventive and wellness services and chronic disease management, and pediatric services, including dental and vision care. Insurance policies must cover these benefits in order to be certified and offered in the marketplace, and all Medicaid state plans must cover these services by 2014.

Federal Poverty Level

A measure of income level issued annually by the Department of Health and Human Services. Federal poverty levels are used to determine your eligibility for certain programs and benefits. In 2012, the federal poverty level for an individual was \$11,490 per year and \$23,550 for a family of four. To see a chart with more information on federal poverty levels, please visit <http://aspe.hhs.gov/poverty/13poverty.cfm>.

Health Insurance

A contract that requires your health insurer to pay some or all of your health care costs for covered services in exchange for a premium.

HMO (Health Maintenance Organization)

A type of health insurance plan that usually limits coverage to care from doctors who work for or contract with the HMO. It generally won't cover out-of-network care except in an emergency. An HMO may require you to live or work in its service area to be eligible for coverage. HMOs often provide integrated care and focus on prevention and wellness.

Out-of-Pocket Limit

The most you pay during a policy period (usually a calendar year) before your health insurance or plan begins to pay 100% of the allowed amount. This limit never includes your premium, balance-billed charges or health care your health insurance or plan doesn't cover. Some health insurance or plans don't count all of your co-payments, deductibles, co-insurance payments, out-of-network payments or other expenses toward this limit. In Medicaid and CHIP, the limit includes premiums.

Glossary

PPO (Preferred Provider Organization)

A type of health plan that contracts with medical providers, such as hospitals and doctors, to create a network of participating providers. You pay less if you use providers that belong to the plan's network. You can use doctors, hospitals, and providers outside of the network for an additional cost.

Premium

The amount that must be paid for your health insurance or plan. You and/or your employer usually pay(s) it monthly, quarterly or yearly.

Qualified Health Plan

An insurance product that is certified by the California Health Benefit Exchange, provides Essential Health Benefits, follows established limits on cost-sharing (like deductibles, copayments and out-of-pocket maximum amounts) and meets other requirements. A Qualified Health Plan will have a certification by each exchange in which it is sold.

Subsidy

Starting in 2014, cost-sharing subsidies and tax credits will lower the cost of premiums and out-of-pocket expenses for health coverage that qualifies families and individuals to purchase through Covered California.

Tax Credit

One of the largest federal subsidy programs for health insurance, starting in 2014, to help consumers pay health insurance premiums. Tax credits are available exclusively for insurance purchased through Covered California will also be available to small businesses with no more than 25 full-time equivalent employees to help offset the cost of providing coverage.



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